

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CHRISTOPHER D MCCRARY

Debtor(s)

Case No. 16-15677

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/09/2016.
- 2) The plan was confirmed on 09/12/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/15/2017.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,256.00
Less amount refunded to debtor	\$356.00

NET RECEIPTS: \$8,900.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,424.08
Court Costs	\$0.00
Trustee Expenses & Compensation	\$380.61
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,804.69

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN AIRLINES C U	Unsecured	746.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	3,037.00	3,036.92	3,036.92	0.00	0.00
AT&T	Unsecured	301.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	643.00	740.03	740.03	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	380.00	380.00	0.00	0.00
CITY OF MARKHAM	Unsecured	200.00	NA	NA	0.00	0.00
CMRE FINANCE	Unsecured	29.00	NA	NA	0.00	0.00
EQUIFAX	Unsecured	0.00	NA	NA	0.00	0.00
FINGERHUT CREDIT ADVANTAGE	Unsecured	223.00	NA	NA	0.00	0.00
FRANCISCAN ALLIANCE INC	Unsecured	95.00	NA	NA	0.00	0.00
GLOBAL PAYMENTS	Unsecured	975.00	NA	NA	0.00	0.00
MIRAMED REVENUE GROUP	Unsecured	200.00	NA	NA	0.00	0.00
NORTHWESTERN MEDICINE	Unsecured	678.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING	Secured	181,129.00	NA	NA	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	107.00	632.87	632.87	0.00	0.00
PERITUS PORTFOLIO SERVICES	Unsecured	16,440.00	NA	NA	0.00	0.00
PERITUS PORTFOLIO SERVICES	Secured	13,503.00	31,299.62	31,299.62	5,025.68	1,069.63
PNC BANK	Unsecured	264.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	30,000.00	NA	NA	0.00	0.00
Transunion	Unsecured	0.00	NA	NA	0.00	0.00
US BANK NATIONAL ASSOC	Secured	NA	3,130.40	3,131.00	0.00	0.00
US BANK NATIONAL ASSOC	Unsecured	118,308.00	NA	NA	0.00	0.00
US BANK NATIONAL ASSOC	Secured	98,750.00	215,252.64	218,383.04	0.00	0.00
VICTIM SERVICES INC	Unsecured	1,222.00	NA	NA	0.00	0.00
VILLAGE OF MATTESON	Unsecured	100.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	222.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SERVICES	Unsecured	NA	2,615.58	2,615.58	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$218,383.04	\$0.00	\$0.00
Mortgage Arrearage	\$3,131.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$31,299.62	\$5,025.68	\$1,069.63
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$252,813.66	\$5,025.68	\$1,069.63
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$7,405.40	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,804.69</u>
Disbursements to Creditors	<u>\$6,095.31</u>
TOTAL DISBURSEMENTS :	<u>\$8,900.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/02/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.